

<i>SERFF Tracking Number:</i>	<i>AMMA-125311871</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Amica Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026326</i>
<i>Company Tracking Number:</i>	<i>AMICA-AR-PU-07-1</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
<i>Product Name:</i>	<i>Personal Umbrella Liability Policy</i>		
<i>Project Name/Number:</i>	<i>2006 program/AMICA-PU-AR-07-01</i>		

Filing at a Glance

Company: Amica Mutual Insurance Company		
Product Name: Personal Umbrella Liability Policy	SERFF Tr Num: AMMA-125311871 State: Arkansas	
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: AR-PC-07-026326
Sub-TOI: 17.0021 Personal Umbrella and Excess	Co Tr Num: AMICA-AR-PU-07-1	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Debra Martin	Disposition Date: 10/05/2007
	Date Submitted: 10/03/2007	Disposition Status: Approved
Effective Date Requested (New): 03/01/2008		Effective Date (New): 03/01/2008
Effective Date Requested (Renewal): 03/01/2008		Effective Date (Renewal): 03/01/2008

General Information

Project Name: 2006 program	Status of Filing in Domicile: Authorized
Project Number: AMICA-PU-AR-07-01	Domicile Status Comments:
Reference Organization: ISO	Reference Number: DL-2006-OUPFR and DL-2006-ONDE1
Reference Title: Arkansas Personal Umbrella Liability Policy Named Driver Exclusion and Personal Umbrella 2006 Multistate Forms Revision	Advisory Org. Circular: LI-DL-2007-189 and LI-DL-2006-084
Filing Status Changed: 10/05/2007	
State Status Changed: 10/04/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
ISO has filed Personal Umbrella Liability Policy form and endorsement revisions under their Filing Designation No. DL - 2006-OUPFR and DL-2006-ONDE1. Our Company plans to adopt these revisions, in their entirety, effective March 1, 2008 for new business and renewals.	

SERFF Tracking Number: AMMA-125311871 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: AR-PC-07-026326
 Company Tracking Number: AMICA-AR-PU-07-1
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
 Product Name: Personal Umbrella Liability Policy
 Project Name/Number: 2006 program/AMICA-PU-AR-07-01

We are also submitting the following revised endorsement for your approval to be effective March 1, 2008.

Personal Umbrella Liability Policy Amendment of Policy Provisions PU 00 01 08 07

This form will replace our previously filed and approved form PU 00 01 03 03.

Company and Contact

Filing Contact Information

Christopher Carosi, Assistant Vice President ccarosi@amica.com
 P.O. Box 6008 (800) 652-6422 [Phone]
 Providence, RI 02940 (401) 334-6518[FAX]

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	Company Type:
Providence, RI 02940	Group Name:	State ID Number:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory Fee for 1 form is \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$25.00	10/03/2007	15933994

SERFF Tracking Number:	AMMA-125311871	State:	Arkansas
Filing Company:	Amica Mutual Insurance Company	State Tracking Number:	AR-PC-07-026326
Company Tracking Number:	AMICA-AR-PU-07-1		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0021 Personal Umbrella and Excess
Product Name:	Personal Umbrella Liability Policy		
Project Name/Number:	2006 program/AMICA-PU-AR-07-01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	10/05/2007	10/05/2007

<i>SERFF Tracking Number:</i>	<i>AMMA-125311871</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Amica Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026326</i>
<i>Company Tracking Number:</i>	<i>AMICA-AR-PU-07-1</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
<i>Product Name:</i>	<i>Personal Umbrella Liability Policy</i>		
<i>Project Name/Number:</i>	<i>2006 program/AMICA-PU-AR-07-01</i>		

Disposition

Disposition Date: 10/05/2007

Effective Date (New): 03/01/2008

Effective Date (Renewal): 03/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMMA-125311871	State:	Arkansas
Filing Company:	Amica Mutual Insurance Company	State Tracking Number:	AR-PC-07-026326
Company Tracking Number:	AMICA-AR-PU-07-1		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0021 Personal Umbrella and Excess
Product Name:	Personal Umbrella Liability Policy		
Project Name/Number:	2006 program/AMICA-PU-AR-07-01		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Form	Personal Umbrella Liability Policy Amendment of Policy Provisions		Yes

SERFF Tracking Number: AMMA-125311871 State: Arkansas

Filing Company: Amica Mutual Insurance Company State Tracking Number: AR-PC-07-026326

Company Tracking Number: AMICA-AR-PU-07-1

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess

Product Name: Personal Umbrella Liability Policy

Project Name/Number: 2006 program/AMICA-PU-AR-07-01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	Personal Umbrella Liability Policy Amendment of Policy Provisions	PU 00 01	08 07	Endorsement/Amendment/Conditions Replaced	Replaced Form #:59.02 PU 00 01 03 03 Previous Filing #:		Clean PU 00 01.pdf Old PU 00 01.pdf Annotated PU 00 01 new.pdf

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01 08 07

SECTION I - DEFINITIONS

Section I is amended as follows:

Paragraph **G.1.** is deleted and replaced by the following:

1. "Business" includes trade, profession, commercial enterprise, or occupation engaged in on a full-time, part-time or occasional basis; or

Paragraph **O.1.** is deleted and replaced by the following:

1. The total limits of any "underlying insurance" apply.

Paragraph **P.** is deleted and replaced by the following:

- P. "Underlying insurance" means any policy providing the "insured" with liability insurance covering one or more of the types of liability listed in the Declarations and limits no less than the policy limits shown for those types of liability listed in the Declarations.

SECTION II - COVERAGES

Section II is amended as follows:

Paragraph **C.3.** is deleted and replaced by the following:

3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) for assisting us in the investigation or defense of a claim or suit; and

The following coverage is added:

Loss Assessment

1. We will pay for your share of loss assessment charged against you, as owner or tenant of a residence premises, during the policy period by a corporation or association of property owners, when the assessment is made as a result of:

- a. "Bodily injury" or "property damage" not excluded from coverage under Section III **Exclusions.**

For assessments made as a result of "property damage" to property owned by the "insured", the assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that

would be covered by an "underlying insurance" policy if owned by you, other than losses caused by:

- (1) Earthquake; or

- (2) Land shock waves or tremors before, during or after a volcanic eruption.

- b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided such person:

- (1) Is elected by the members of a corporation or association of property owners; and

- (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

2. Regardless of the number of assessments, the policy limit is the most we will pay for loss arising out of:

- a. One accident, including continuous or repeated exposure to substantially the same general harmful condition; or

- b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

3. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

This coverage does not increase the limit of liability.

A deductible of \$50,000 applies to this coverage.

SECTION III - EXCLUSIONS

Section III is amended as follows:

Paragraph **A.3.** is deleted and replaced by the following:

The coverages provided by this policy do not apply to:

3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":

- a. Engaged in by an "insured"; or

- b. Conducted from:

- (1) Any part of a premises owned by or rented to an "insured"; or

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01 08 07

- (2) Vacant land owned by or rented to an "insured".

The Exclusion (A.3.) applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

However, this Exclusion (A.3.) does not apply to:

- a. The rental or holding for rental of:

- (1) Any part of a one to four family dwelling other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance";
- (2) A condominium, cooperative, or apartment unit other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance";

- b. Civic or public activities performed by an "insured" without compensation other than reimbursement of expenses;

- c. An insured minor involved in self-employed "business" pursuits, which are occasional or part-time and customarily undertaken on that basis by minors. A minor means a person who has not attained his or her:

(1) 18th birthday; or

(2) 21st birthday if a full-time student;

- d. The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:

(1) Selling;

(2) Repairing;

(3) Servicing;

(4) Storing; or

(5) Parking;

vehicles designed for use mainly on public highways;

- e. The use of an "auto" for "business" purposes, other than an auto business, by an "insured";

Paragraph A.16. is deleted and replaced by the following:

16. "Property damage" to property owned by an "insured". This includes cost or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from the residence premises except as provided in **SECTION II - COVERAGES Loss Assessment.**

Paragraph B. is deleted.

The following exclusion is added:

We do not provide coverage for: fines, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

SECTION IV - MAINTENANCE OF UNDERLYING INSURANCE

Section IV is deleted and replaced by the following:

IV. Maintenance Of Underlying Insurance

Any "insured" must maintain the "underlying insurance" at the full limits stated in the Declarations and with no change to more restrictive conditions during the term of this policy. If any "underlying insurance" is canceled or not renewed and not replaced, you must notify us at once.

If any "insured" fails to maintain "underlying insurance", we will not be liable under this policy for more than we would have been liable if that "underlying insurance" was in effect.

SECTION VI - GENERAL PROVISIONS

Section VI is amended as follows:

Paragraph F. is deleted and replaced by the following:

F. Other Insurance

This insurance is excess over any other insurance available to an "insured", except insurance which is written specifically as an excess insurance policy.

If any other specifically written excess insurance policy applies, we will contribute our proportional share by policy limits.

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01[03 03]

SECTION I - DEFINITIONS

Section I is amended as follows:

Paragraph [F.] is deleted and replaced by the following:

[F.] "Business" includes trade, profession, commercial enterprise, or occupation.

Paragraph [N.1.] is deleted and replaced by the following:

1. The total limits of any "underlying insurance" apply.

Paragraph [O.] is deleted and replaced by the following:

[O.] "Underlying insurance" means any policy providing the "insured" with liability insurance covering one or more of the types of liability listed in the Declarations and limits no less than the policy limits shown for those types of liability listed in the Declarations.

SECTION II - COVERAGES

Section II is amended as follows:

Paragraph C.3. is deleted and replaced by the following:

3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) for assisting us in the investigation or defense of a claim or suit; and

SECTION III - EXCLUSIONS

Section III is amended as follows:

Paragraph A.3. is deleted and replaced by the following:

3. "Bodily injury", "personal injury" or "property damage" arising out of the rental or holding for rental of any part of any premises by an "insured". However, this Exclusion (A.3.) does not apply to rental or holding for rental of:

- a. Any part of a one to four family dwelling to the extent that personal liability coverage is provided by "underlying insurance";

- b. A condominium, cooperative, or apartment unit other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance";

Paragraph A.4.c.(3) is added:

- (3) The "underlying insurance" for the home day care service is provided by an Amica Homeowners policy with a Home Day Care Coverage Endorsement. The only coverage provided by the Personal Umbrella Liability Policy in this situation is excess coverage to the coverage provided by the "underlying insurance". Coverage is not provided for any portion or aspect of the home day care service not covered by or that is excluded by the Amica Home Day Care Endorsement.

Paragraph A.12. is deleted and replaced by the following:

12. "Bodily injury" or "personal injury" to you or any "family member" unless covered by "underlying insurance";

Paragraph [A.15.] is deleted and replaced by the following:

15. "Property damage" to property owned by the "insured" unless the property is owned in common by a corporation or association of property owners and then only for a loss assessed to the "insured" that results from "property damage" caused directly by a peril covered by "underlying insurance";

Paragraph B. is deleted.

The following exclusion is added:

We do not provide coverage for: fines, penalties, double or treble damages; punitive, exemplary or

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01 03 03

vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

SECTION IV - MAINTENANCE OF UNDERLYING INSURANCE

Section IV is deleted and replaced by the following:

IV. Maintenance Of Underlying Insurance

Any "insured" must maintain the "underlying insurance" at the full limits stated in the Declarations with no change to more restrictive conditions during the term of this policy. If any "underlying insurance" is cancelled or not renewed and not replaced, you must notify us at once.

If any "insured" fails to maintain "underlying insurance", we will not be liable under this policy.

for more than we would have been liable if that "underlying insurance" was in effect.

SECTION VI - GENERAL PROVISIONS

Section VI is amended as follows:

Paragraph F. is deleted and replaced by the following:

F. Other Insurance

This insurance is excess over any other insurance available to an "insured", except insurance which is written specifically as an excess insurance policy.

If any other specifically written excess insurance policy applies, we will contribute our proportional share by policy limits.

SPECIMEN COPY

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01 08 07

SECTION I - DEFINITIONS

Section I is amended as follows:

Paragraph G.1. is deleted and replaced by the following:

1. "Business" includes trade, profession, commercial enterprise, or occupation engaged in on a full-time, part-time or occasional basis; or

Paragraph O.1. is deleted and replaced by the following:

1. The total limits of any "underlying insurance" apply.

Paragraph P. is deleted and replaced by the following:

- P. "Underlying insurance" means any policy providing the "insured" with liability insurance covering one or more of the types of liability listed in the Declarations and limits no less than the policy limits shown for those types of liability listed in the Declarations.

SECTION II - COVERAGES

Section II is amended as follows:

Paragraph C.3. is deleted and replaced by the following:

3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) for assisting us in the investigation or defense of a claim or suit; and

The following coverage is added:

Loss Assessment

1. We will pay for your share of loss assessment charged against you, as owner or tenant of a residence premises, during the policy period by a corporation or association of property owners, when the assessment is made as a result of:

- a. "Bodily injury" or "property damage" not excluded from coverage under Section III Exclusions.

For assessments made as a result of "property damage" to property owned by the "insured", the assessment must be made as a result of direct loss to property, owned by all members collectively, or the type that

would be covered by an "underlying insurance" policy if owned by you, other than losses caused by:

- (1) Earthquake; or
- (2) Land shock waves or tremors before, during or after a volcanic eruption.

- b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided such person:

- (1) Is elected by the members of a corporation or association of property owners; and
- (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

2. Regardless of the number of assessments, the policy limit is the most we will pay for loss arising out of:

accident, including continuous or repeated exposure to substantially the same general harmful condition; or

- b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

3. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

This coverage does not increase the limit of liability.

A deductible of \$50,000 applies to this coverage.

SECTION III - EXCLUSIONS

Section III is amended as follows:

Paragraph A.3. is deleted and replaced by the following:

The coverages provided by this policy do not apply to:

3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":

- a. Engaged in by an "insured"; or
- b. Conducted from:

- (1) Any part of a premises owned by or rented to an "insured"; or

**PERSONAL UMBRELLA LIABILITY POLICY
AMENDMENT OF POLICY PROVISIONS**

PU 00 01 08 07

- (2) Vacant land owned by or rented to an "insured".

The Exclusion (A.3.) applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the business.

However, this Exclusion (A.3.) does not apply to:

a. The rental or holding for rental of:

- (1) Any part of a one to four family dwelling other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance".
(2) A condominium, cooperative, or apartment unit other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance".

b. Civic or public activities performed by an "insured" without compensation other than reimbursement of expenses;

c. An insured minor involved in self-employed "business" pursuits, which are occasional or part-time and customarily undertaken on that basis by minors. A minor means a person who has not attained his or her:

- (1) 18th birthday; or
(2) 21st birthday if a full-time student;

d. The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:

- (1) Selling;
(2) Repairing;
(3) Servicing;
(4) Storing; or
(5) Parking;

vehicles designed for use mainly on public highways;

e. The use of an "auto" for "business" purposes, other than an auto business, by an "insured".

Paragraph A.16. is deleted and replaced by the following:

16. "Property damage" to property owned by an "insured". This includes cost or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from the residence premises except as provided in SECTION II - COVERAGES Loss Assessment.

Paragraph B. is deleted.

The following exclusion is added:

We do not provide coverage for: fines, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

SECTION IV - MAINTENANCE OF UNDERLYING INSURANCE

Section IV is deleted and replaced by the following:

IV. Maintenance Of Underlying Insurance

Any "insured" must maintain the "underlying insurance" at the full limits stated in the Declarations and with no change to more restrictive conditions during the term of this policy. If any "underlying insurance" is canceled or not renewed and not replaced, you must notify us at once.

If any "insured" fails to maintain "underlying insurance", we will not be liable under this policy for more than we would have been liable if that "underlying insurance" was in effect.

SECTION VI - GENERAL PROVISIONS

Section VI is amended as follows:

Paragraph F. is deleted and replaced by the following:

F. Other Insurance

This insurance is excess over any other insurance available to an "insured", except insurance which is written specifically as an excess insurance policy.

If any other specifically written excess insurance policy applies, we will contribute our proportional share by policy limits.

SERFF Tracking Number: AMMA-125311871 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: AR-PC-07-026326
Company Tracking Number: AMICA-AR-PU-07-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Personal Umbrella Liability Policy
Project Name/Number: 2006 program/AMICA-PU-AR-07-01

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

10/03/2007

Comments:

Attached is the transmittal header.

Attachment:

ARPCTD-1.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name	Group NAIC #
	N/A	

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Amica Mutual Insurance Company	RI	19976-028	05-0348344	RI

5.	Company Tracking Number	AMICA - AR-PU-07-1
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Christopher Carosi	Assistant Vice President	1-800-992-6411 x 24325	401-334-6518	ccarosi@amica.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Christopher Carosi

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	17.0 Other Liability - Claims Made/Occurrence
10.	Sub-Type of Insurance (Sub-TOI)	17.0021 Personal Umbrella and Excess
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Personal Umbrella Liability Policy
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 03/01/2008 Renewal: 03/10/2008

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	ISO
17.	Reference Organization # & Title	DL-2006-OUPFR and DL-2006-ONDE1
18.	Company's Date of Filing	10/03/07
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AMICA-AR-PU-07-1
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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ISO has filed Personal Umbrella Liability Policy form and endorsement revisions under their Filing Designation No. DL-2006-OUPFR and DL-2006-ONDE1. Our Company plans to adopt these revisions, in their entirety, effective March 1, 2008 for new business and renewals.

On April 7, 2003, we submitted our Personal Umbrella Liability Policy, Amendment of Policy Provisions, PU 00 01 03 03, endorsement. This endorsement was approved by your department on April 10, 2003 for use effective November 1, 2003.

We are now submitting the following revised endorsement for your approval to be effective March 1, 2008.

Personal Umbrella Liability Policy Amendment of Policy Provisions PU 00 01 08 07

The revised endorsement changes how the Personal Umbrella Liability Policy covers loss assessment losses.

Our previous endorsement provided essentially the same coverage as the revision. Most changes are clarifications. We have clarified that we will cover losses assessed against an insured, as an owner or tenant of a residence premises during the policy period by a corporation or association or property owners, when the assessment is made as a result of bodily injury or property damage.

The principal difference found in the new revision is the \$50,000 deductible for loss assessment losses. Amica can provide the underlying \$50,000 Loss Assessment Coverage on the insured's Homeowners policy.

The new change clarifies exclusions for loss assessment losses caused by earthquake: or caused by land shock waves or tremors before, during of after a volcanic eruption; or assessments charged by any government body. The liability of directors, officers or trustees is also clarified.

We have attached annotated copies of the old and new endorsement and a clean copy of the new endorsement.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: Amount: 25.00 The retaliatory filing fee will be send via EFT.</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

These pages are informational only and do not need to be submitted with your filings!

Notes for Uniform Property & Casualty Transmittal Document

DESCRIPTION OF ITEMS IN THE PROPERTY AND CASUALTY TRANSMITTAL DOCUMENT

- 1. Reserved for Insurance Dept. Use Only**—this section is for anything the Dept. wishes to capture—such as date stamps, approval stamps, check routing numbers, accounting codes, etc.
- 2. Insurance Department Use Only Box:** Includes the following information: (It is up to the state to determine which, if any, of this info they wish to record—or it may be recorded in #1 box with stamps (for example))
 - a. Date the filing is received by the Insurance Dept.**
 - b. Analyst**—lead analyst who reviewed the filing and assigns final disposition
 - c. Disposition**—this is the disposition that the Dept. assigns—authorized, approved, filed, withdrawn, disapproved, informational only, etc.
 - d. Date of Disposition of the filing**—date filing is finished
 - e. Effective Date of the Filing**—date the filing goes into effect. This date may vary by state—it might be the “approval” date in some states. It might be the implementation date in some states. It might be the received date in some states. The Dept. should use the date that is applicable in their state.
 - f. State Filing #:** The number the state assigns to the filing (if applicable).
 - g. SERFF Filing #:** Some states may use SERFF to track paper filings and will use that SERFF assigned number.
 - h. Subject Codes** – This field is intended to capture one or more Subject Codes for states to track particular attributes of a filing, such as mold exclusions. The codes or terms used would be variable by state.
- 3. Group Name and Group NAIC #** as assigned by NAIC.
- 4. Company Name(s), State of Domicile, NAIC #, FEIN#, State #:** Every company to which this filing applies must be listed and the company information must be supplied, with the exception of the State # (the company specific code) if not available or not required by the filing jurisdiction. A filing that lists a group without supplying company info will not be accepted in most states.
- 5. Company Tracking Number:** The filing number assigned by the insurance company, if any.
- 6. Contact Info of Filer or Corporate Officer:** The company should supply the information on the person the state should contact if there is a question/problem with the filing. If there is more than one person (perhaps, one for rates, one for forms) then both should be listed.
- 7. Signature of authorized filer:** Some states require a signature of the authorized filer. If the filer is third party, a letter of authorization from the insurer must be submitted according to state requirements.
- 8. Please print name of authorized filer:** So we can decipher #7 above!
- 9. Type of Insurance (TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled “SERFF Type of Insurance” and roughly corresponds to the annual statement line of business.
- 10. Sub-type of Insurance (Sub-TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled “SERFF Sub-Type of Insurance”.
- 11. State Specific Product code(s):** See State Specific Requirements for these codes
- 12. Company Program Title:** Marketing title, if applicable.
- 13. Filing Type:** Choices are Rate/Loss Cost; Rules; Rates/Rules; Forms; Withdrawal; Other.

14. Effective Date Requested: This is the effective date the company requested when they made the filing. It is not necessarily the date the filing officially becomes effective. This is also where the company can indicate the different effective dates for new or renewal business.

15. Reference Filing: Yes/No

16. Reference Organization (if applicable): The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if “me too filing” is permitted. Some states allow companies to reference another company’s filing. A “me too” filing is when one company adopts another company’s filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or “me too” company name.

17. Reference Organization Number & Title (if applicable): This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.

18. Company’s Date of filing: The date the company sends the filing.

19. Status of filing in domicile: Place for the company to show if filing has been filed in domicile and its status.

20. This filing transmittal is part of Company Tracking #: This ties all of the pages of the transmittal to the same filing. It is helpful for the state.

21. Filing Description: This area can be used in lieu of a cover letter or filing memorandum and is free-form text.

22. Filing Fees: Please refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.